We claim:

1. A system for electronic commerce comprising:

a network;

at least one consumer computer associated with at least one consumer and connected to the network, wherein the at least one consumer computer further comprises a web browser for accessing and communicating over the network;

at least one merchant computer associated with at least one merchant and connected to the network, wherein the at least one merchant computer further comprises web server software for hosting a web page and for executing client software for allowing the at least one merchant to send and receive information over the network; and

at least one consumer information server connected to the at least one consumer computer via the network and to the at least one merchant computer via the network, wherein the at least one consumer information server further comprises consumer information server software, wherein the consumer information server software further comprises instructions for forwarding an email message to the at least one consumer computer, and wherein the email message further comprises the proper links for connecting the consumer's web browser to the consumer information server to allow the at least one consumer to begin a registration process.

2. The system in accordance with claim 1, wherein the proper links for connecting the consumer's web browser to the consumer information server further comprise the network address for the consumer information server.

3. The system in accordance with claim 2, wherein the proper links for connecting the consumer's web browser to the consumer information server further comprises the network address for the

registration process.

4. The system in accordance with claim 1, wherein the proper links are stored in a file attached to the email message.

5. A system for electronic commerce comprising:

a network;

at least one consumer computer associated with at least one consumer and connected to the network, wherein the at least one consumer computer further comprises a web browser for accessing and communicating over the network;

at least one merchant computer associated with at least one merchant and connected to the network, wherein the at least one merchant computer further comprises web server software for hosting a web page, for executing client software, for allowing the at least one merchant to send and receive information over the network, and for forwarding an email message to the at least one consumer computer, wherein the email message further comprises the proper links for connecting the consumer's web browser to a consumer information server to allow the at least one consumer to begin a registration process; and

at least one consumer information server connected to the at least one consumer computer via the network and to the at least one merchant computer via the network, wherein the at least one consumer information server further comprises consumer information server software.

6. The system in accordance with claim 5, wherein the proper links for connecting the consumer's web browser to the consumer information server further comprise the network address for the consumer information server.

7. The system in accordance with claim 6, wherein the proper links for connecting the consumer's web browser to the consumer information server further comprise the network address for the

registration process.

8. The system in accordance with claim 5, wherein the proper links are stored in an attached file to the email message.

9. The system in accordance with claim 5, wherein the email message further comprises purchasing information.

10. The system in accordance with claim 5, wherein the email message further comprises a merchant's offer.

11. A system for electronic commerce comprising:

a network;

at least one consumer computer associated with at least one consumer and connected to the network, wherein the at least one consumer computer further comprises a web browser for accessing and communicating over the network;

at least one merchant computer associated with at least one merchant and connected to the network, wherein the at least one merchant computer further comprises web server software for hosting a web page and for executing client software for allowing the at least one merchant to send and receive information over the network;

at least one consumer information server connected to the at least one consumer computer via the network and to the at least one merchant computer via the network, wherein the at least one consumer information server further comprises consumer information server software and at least one consumer information datastructure comprising consumer information associated with at least one consumer, wherein the at least one consumer uses the web browser to access the consumer information datastructure via the consumer information server and the network to obtain consumer information which is associated with the at least

one consumer.

12. The system in accordance with claim 11, wherein the consumer information server software further comprises instructions for allowing the at least one consumer to amend the consumer information associated with the at least one consumer.

13. The system in accordance with claim 11, wherein the consumer's web browser further comprises a browser indicator for identifying the at least one consumer to the consumer information server.

14. The system in accordance with claim 13, wherein the browser identifier is a cookie.

15. The system in accordance with claim 13, wherein the consumer information server software further comprises instructions for allowing the at least one consumer to enter information to identify the at least one consumer, thereby allowing the consumer information server software to access the consumer's information associated with the at least one consumer which is stored in the consumer data structure if the browser indicator does not indicates one consumer.

16. The system in accordance with claim 15, wherein the information which can be entered to identify the at least one consumer comprises a consumer identification number, email address, and a passphrase.

17. The system in accordance with claim 11, wherein at least two consumer information servers are linked together via the network.

18. A method for electronic commerce over a network between at least one consumer having at least one consumer computer connected to the network, at least one merchant having at least one merchant computer connected to the network, and at least one consumer information server connected to the network, comprising:

sending an email message over a network, wherein the email message comprises the proper

links for connecting at least one consumer computer to at least one consumer information server;

invoking a connection between the at least one consumer computer and the at least one consumer information server using the proper links in the email message;

connecting the at least one consumer computer to the at least one consumer information server;

invoking a registration process in the at least one consumer information server software;

prompting the consumer for registration information; and

saving the registration information from the consumer.

19. The method in accordance with claim 18, wherein the email message is sent by consumer information server software on the at least one consumer information server to the at least one consumer computer.

20. The method in accordance with claim 18, wherein the email message is sent by a merchant to the at least one consumer computer.

21. A method for electronic commerce over a network between at least one consumer having at least one consumer computer connected to the network, at least one merchant having at least one merchant computer connected to the network, and at least one consumer information server connected to the network, comprising:

connecting a consumer computer to at least one consumer information server using a web browser on a consumer computer;

establishing consumer information associated with a consumer in a consumer data structure in the consumer information server;

accessing the consumer information stored in a consumer data structure on the consumer information server; and

displaying the consumer information to the consumer using the consumer's web browser.

22. The method in accordance with claim 21, further comprising amending the consumer information using consumer information server software.

23. The method in accordance with claim 22, further comprising saving the amended consumer information to the consumer data structure by the consumer information server software.

24. The method in accordance with claim 21, wherein accessing the consumer information which is associated with the consumer further comprises identifying the consumer.

25. The method in accordance with claim 24, wherein identifying the consumer further comprises reading a browser indicator in the web browser on the consumer computer by the consumer information server software.

26. The method in accordance with claim 25, wherein identifying the consumer further comprises prompting the consumer for identification information and comparing the identifying information to information stored in the consumer data structure for the consumer to determine if the identifying information supplied by the consumer matches the identifying information stored in the consumer data structure for the consumer if there is no browser identifier in the consumer's browser.

27. The method in accordance with claim 26, further comprising accessing and displaying the consumer information if the identifying information supplied by the consumer matches the identifying information stored in the consumer data structure for the consumer by the consumer information server software.

28. The method in accordance with claim 27, further comprising amending the consumer information by the consumer using the consumer information server software.

29. The method in accordance with claim 28, further comprising storing the amended consumer

information in the consumer data structure by the consumer information server software.

30. The method in accordance with claim 25, wherein identifying the consumer further comprises prompting the consumer for identification information and comparing the identifying information to information stored in the consumer data structure for the consumer to determine if the identifying information supplied by the consumer matches the identifying information stored in the consumer data structure for the consumer if the browser identifier indicates a plurality of registered consumers who have used the consumer's web browser.

31. The method in accordance with claim 30, wherein identifying the consumer further comprises prompting the consumer for identification information and comparing the identifying information to information stored in the consumer data structure for the consumer to determine if the identifying information supplied by the consumer matches the identifying information stored in the consumer data structure for the consumer if there is no browser identifier in the consumer's browser.

32. The method in accordance with claim 31, further comprising accessing and displaying the consumer information if the identifying information supplied by the consumer matches the identifying information stored in the consumer data structure for the consumer by the consumer information server software.

33. The method in accordance with claim 32, further comprising amending the consumer information by the consumer using the consumer information server software.

34. The method in accordance with claim 33, further comprising storing the amended consumer information in the consumer data structure by the consumer information server software.

35. A system for electronic delivery of information comprising:

~~a network~~

at least one accessee computer associated with at least one accessee and connected to the network, wherein the at least one accessee computer further comprises a web browser for accessing and communicating over the network;

at least one accessor computer associated with at least one accessor and connected to the network, wherein the at least one accessor computer further comprises web server software for hosting a web page and for executing client software for allowing the at least one accessor to send and receive information over the network; and

at least one information server connected to the at least one accessee computer via the network and to the at least one accessor computer via the network, wherein the at least one information server further comprises information server software, wherein the information server software further comprises instructions for forwarding an email message to the at least one accessee computer, and wherein the email message further comprises the proper links for connecting the accessee's web browser to the information server to allow the at least one consumer to begin a registration process.

36. The system in accordance with claim 35, wherein the proper links for connecting the accessee's web browser to the information server further comprise the network address for the information server.

37. The system in accordance with claim 36, wherein the proper links for connecting the accessee's web browser to the information server further comprises the network address for the registration process.

38. The system in accordance with claim 35, wherein the proper links are stored in a file attached to the email message.

39. The system in accordance with claim 35, wherein the accessee is a potential mortgage borrower

and the accessor is a mortgage lender.

40. The system in accordance with claim 35, wherein the accessee is a potential student and the accessor is an educational institution.

41. A system for electronic delivery of information comprising:

a network;

at least one accessee computer associated with at least one accessee and connected to the network, wherein the at least one accessee computer further comprises a web browser for accessing and communicating over the network;

at least one accessor computer associated with at least one accessor and connected to the network, wherein the at least one accessor computer further comprises web server software for hosting a web page, for executing client software, for allowing the at least one accessor to send and receive information over the network, and for forwarding an email message to the at least one accessee computer, wherein the email message further comprises the proper links for connecting the accessee's web browser to an information server to allow the at least one accessee to begin a registration process; and

at least one information server connected to the at least one accessee computer via the network and to the at least one accessor computer via the network, wherein the at least one information server further comprises information server software.

42. The system in accordance with claim 41, wherein the proper links for connecting the accessee's web browser to the information server further comprise the network address for the information server.

43. The system in accordance with claim 41, wherein the proper links for connecting the accessee's web browser to the information server further comprises the network address for the registration

process.

44. The system in accordance with claim 41, wherein the proper links are stored in an attached file to the email message.

45. The system in accordance with claim 41, wherein the email message further comprises an accessor's data request.

46. The system in accordance with claim 41, wherein the accessee is a potential mortgage borrower and the accessor is a mortgage lender.

47. The system in accordance with claim 41, wherein the accessee is a potential student and the accessor is an educational institution.

48. A system for electronic delivery of information comprising:

a network;

at least one accessee computer associated with at least one accessee and connected to the network, wherein the at least one accessee computer further comprises a web browser for accessing and communicating over the network;

at least one accessor computer associated with at least one accessor and connected to the network, wherein the at least one accessor computer further comprises web server software for hosting a web page and for executing client software for allowing the at least one accessor to send and receive information over the network;

at least one information server connected to the at least one accessee computer via the network and to the at least one accessor computer via the network, wherein the at least one information server further comprises information server software and at least one accessee information datastructure comprising accessee information associated with at least one accessee, wherein the at least one accessee uses the web browser to access the accessee

information datastructure via the information server and the network to obtain accessee information which is associated with the at least one accessee.

49. The system in accordance with claim 48, wherein the information server software further comprises instructions for allowing the at least one accessee to amend the accessee information associated with the at least one accessee.

50. The system in accordance with claim 48, wherein the accessee's web browser further comprises a browser indicator for identifying the at least one accessee to the information server.

51. The system in accordance with claim 50, wherein the browser identifier is a cookie.

52. The system in accordance with claim 50, wherein the information server software further comprises instructions for allowing the at least one accessee to enter information to identify the at least one accessee, thereby allowing the information server software to access the accessee's information associated with the at least one accessee which is stored in the accessee data structure if the browser indicator does not indicates one accessee.

53. The system in accordance with claim 52, wherein the information which can be entered to identify the at least one accessee comprises an accessee identification number, email address, and a passphrase.

54. The system in accordance with claim 48, wherein at least two information servers are linked together via the network.

55. The system in accordance with claim 48, wherein the accessee is a potential mortgage borrower and the accessor is a mortgage lender.

56. The system in accordance with claim 48, wherein the accessee is a potential student and the accessor is an educational institution.

57. A method for electronic delivery of information over a network between at least one accessee

having at least one accessee computer connected to the network, at least accessor having at least one accessor computer connected to the network, and at least one information server connected to the network, comprising:

sending an email message over a network, wherein the email message comprises the proper links for connecting at least one accessee computer to at least one information server;

invoking a connection between the at least one accessee computer and the at least one information server using the proper links in the email message;

connecting the at least one accessee computer to the at least one information server;

invoking a registration process in the information server software;

prompting the accessee for registration information; and

saving the registration information from the accessee.

58. The method in accordance with claim 57, wherein the email message is sent by information server software on the at least one information server to the at least one accessee computer.

59. The method in accordance with claim 57, wherein the email message is sent by an accessor to the at least one accessee computer.

60. A method for electronic delivery of information over a network between at least one accessee having at least one accessee computer connected to the network, at least one accessor having at least one accessor computer connected to the network, and at least one information server connected to the network, comprising:

connecting an accessee computer to at least one information server using a web browser on an accessee computer;

establishing accessee information associated with an accessee in an accessee data structure in the at least one information server;

accessing the accessee information stored in the accessee data structure on the information server; and

displaying the accessee information to the accessee using the accessee's web browser.

61. The method in accordance with claim 60, further comprising amending the accessee information using information server software.

62. The method in accordance with claim 61, further comprising saving the amended accessee information to the accessee data structure by the information server software.

63. The method in accordance with claim 60, wherein accessing the accessee information which is associated with the accessee further comprises identifying the accessee.

64. The method in accordance with claim 63, wherein identifying the accessee further comprises reading a browser indicator in the web browser on the accessee computer by the information server software.

65. The method in accordance with claim 64, wherein identifying the accessee further comprises prompting the accessee for identification information and comparing the identifying information to information stored in the accessee data structure for the accessee to determine if the identifying information supplied by the accessor matches the identifying information stored in the accessee data structure for the accessee if there is no browser identifier in the accessee's browser.

66. The method in accordance with claim 65, further comprising accessing and displaying the accessee information if the identifying information supplied by the accessee matches the identifying information stored in the accessee data structure for the accessee by the information server software.

67. The method in accordance with claim 66, further comprising amending the accessee information

by the accessee using the information server software.

68. The method in accordance with claim 67, further comprising storing the amended accessee information in the accessee data structure by the information server software.

69. The method in accordance with claim 64, wherein identifying the accessee further comprises prompting the accessee for identification information and comparing the identifying information to information stored in the accessee data structure for the accessee to determine if the identifying information supplied by the accessee matches the identifying information stored in the consumer data structure for the accessee if the browser identifier indicates a plurality of registered accessees who have used the accessee's web browser.

70. The method in accordance with claim 69, wherein identifying the accessee further comprises prompting the accessee for identification information and comparing the identifying information to information stored in the accessee data structure for the accessee to determine if the identifying information supplied by the accessee matches the identifying information stored in the accessee data structure for the accessee if there is no browser identifier in the accessee's browser.

71. The method in accordance with claim 70, further comprising accessing and displaying the accessee information if the identifying information supplied by the accessee matches the identifying information stored in the accessee data structure for the accessee by the information server software.

72. The method in accordance with claim 71, further comprising amending the accessee information by the accessee using the accessee information server software.

73. The method in accordance with claim 72, further comprising storing the amended accessee information in the accessee data structure by the accessee information server software.

74. A system for electronic commerce comprising:

a network;

at least one consumer computer associated with at least one consumer and connected to the network, wherein the at least one consumer computer further comprises a web browser for accessing and communicating over the network;

at least one merchant computer associated with at least one merchant and connected to the network, wherein the at least one merchant computer further comprises web server software for hosting a web page and for executing client software for allowing the at least one merchant to send and receive information over the network, wherein the client software sends at least one email message to at least one consumer computer wherein the at least one email message comprises at least one merchant offer and proper links for connecting the consumer's web browser to the consumer information server whereby allowing the at least one consumer to complete a purchasing transaction.

at least one consumer information server connected to the at least one consumer computer via the network and to the at least one merchant computer via the network.

75. The system in accordance with claim 74, wherein the proper links further comprise the network address for the consumer information server.

76. The system in accordance with claim 74, wherein the proper links are stored in a file attached to the email message.

77. A method for electronic commerce over a network between at least one consumer having at least one consumer computer connected to the network, at least one merchant having at least one merchant computer connected to the network, and at least one consumer information server connected to the network, comprising:

sending an email message from a merchant computer to at least one consumer computer, wherein the email message is sent over a network, the email message comprising at least one merchant's offer and proper links for connecting the consumer's web browser to the consumer information server

invoking a connection between the at least one consumer computer to at least one consumer information server using the proper links in the email message; and

connecting the at least one consumer computer to the at least one consumer information server whereby allowing the at least one consumer to complete a purchasing transaction.

78. A system for electronic commerce comprising:

a network;

at least one consumer computer associated with at least one consumer and connected to the network, wherein the at least one consumer computer further comprises a web browser for accessing and communicating over the network;

at least one merchant computer associated with at least one merchant and connected to the network, wherein the at least one merchant computer further comprises merchant web server software for hosting a web page, for gathering purchasing information from the at least one consumer and for allowing the at least one merchant to send and receive information over the network, and wherein the merchant web server software gathers purchasing information from the at least one consumer, forwards the consumer's purchasing information to the consumer information server if the consumer elects to become a registered consumer, and connects the consumer to the CIS.

79. A method for electronic commerce over a network between at least one consumer having at least one consumer computer connected to the network, at least one merchant having at least

one merchant computer connected to the network, and at least one consumer information server connected to the network, comprising:

gathering purchasing information by merchant's web server software which operates on at least one merchant computer from a consumer over a network;

sending the gathered purchasing information and proper links for connecting at least one consumer computer to at least one consumer information server if the consumer elects to become a registered consumer;

invoking a connection between the at least one consumer computer to at least one consumer information server using the proper links;

connecting the at least one consumer computer to the at least one consumer information server;

invoking a registration process in the at least one consumer information server;

prompting the consumer for registration information; and

saving the registration information from the consumer.